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B1 (Official Fo	orm 1)(04	/13)				oamon		go <u> </u>					
			United No		Banki District						Vol	luntary Peti	ition
Name of Deb Perkins, I				Middle):			Name	of Joint De	ebtor (Spouse)) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):								All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) xxx-xx-2153						Last f	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)						
Street Address of Debtor (No. and Street, City, and State): 1131 N. Claremont Dr Palatine, IL							Street Address of Joint Debtor (No. and Street, City, and State):						
					Г	ZIP Code 60074	;	ZIP Code					
County of Residence or of the Principal Place of Business: Cook						Count	County of Residence or of the Principal Place of Business:						
Mailing Addre	ess of Deb	otor (if diffe	erent from str	eet addres	ss):		Mailii	Mailing Address of Joint Debtor (if different from street address):					
					Г	ZIP Code	<u>; </u>	ZIP Code					
Location of Pr (if different fro	rincipal As om street a	ssets of Bus address abo	siness Debtor ove):		<u>'</u>		•					'	
(Form of	• •	Debtor	one box)	Nature of Business (Check one box)			3	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)					
(Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			 ☐ Health Care Business ☐ Single Asset Real Estate as defin 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank 			s defined	☐ Chapter 7						
-	Chapter 1	5 Debtors		Other							e of Debts		
Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:			Tax-Exempt Entity (Check box, if applicable) □ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).			e) zation tates	(Check one box) Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."				-		
	Fil	ling Fee (C	heck one box	:)		Check	one box:	1	Chap	ter 11 Debt	ors		
☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.					Debtor is not if: Debtor's agg are less than	btor is a small business debtor as defined in 11 U.S.C. § 101(51D). btor is not a small business debtor as defined in 11 U.S.C. § 101(51D). btor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). applicable boxes:							
☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. ☐ Acc					A plan is bei Acceptances	lan is being filed with this petition. septances of the plan were solicited prepetition from one or more classes of creditors, eccordance with 11 U.S.C. § 1126(b).							
Statistical/Ad ■ Debtor estithere will be	imates tha	t funds will t, after any	l be available	erty is ex	cluded and	administrat		es paid,		THIS	SPACE IS	FOR COURT USE O	NLY
Estimated Nur 1- 49	mber of Cr 50- 99	reditors 100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated Ass \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Liab	bilities \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

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B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Perkins, Kathleen Elouise (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: Northern District of Illinois 14-29420 8/11/14 Case Number: Date Filed: Location Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ David H. Cutler September 5, 2015 Signature of Attorney for Debtor(s) (Date) David H. Cutler Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(04/13)

Name of Debtor(s):

Perkins, Kathleen Elouise

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Kathleen Elouise Perkins

Signature of Debtor Kathleen Elouise Perkins

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

September 5, 2015

Date

Signature of Attorney*

X /s/ David H. Cutler

Signature of Attorney for Debtor(s)

David H. Cutler

Printed Name of Attorney for Debtor(s)

Cutler & Associates, Ltd.

Firm Name

4131 Main St Skokie, IL 60076

Address

Email: stuartlswanson@gmail.com 847-673-8600 Fax: 847-673-8636

Telephone Number

September 5, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signatures

Signature of a Foreign Representative

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I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Kathleen Elouise Perkins		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
mental deficiency so as to be incapable of real financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 1	109(h)(4) as impaired by reason of mental illness or izing and making rational decisions with respect to 109(h)(4) as physically impaired to the extent of being a credit counseling briefing in person, by telephone, or mbat zone.
☐ 5. The United States trustee or bankruptcy a requirement of 11 U.S.C. § 109(h) does not apply in the state of the state	administrator has determined that the credit counseling his district.
I certify under penalty of perjury that the i	nformation provided above is true and correct.
Signature of Debtor:	/s/ Kathleen Elouise Perkins
Date: September 5, 20	Kathleen Elouise Perkins 015

AES/Capita Ed Fin Cor Attn: Bankruptcy Dept PO Box 2461 Harrisburg, PA 17105

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AES/Capita Ed Fin Cor Attn: Bankruptcy Dept PO Box 2461 Harrisburg, PA 17105

Alexian Brothers Center 3436 N. Kennicott Ave Arlington Heights, IL 60004

Alexian Center for Mental Bankruptcy Dept 3436 N. Kennicott Ave Arlington Heights, IL 60004

Alexian Center for Mental Bankruptcy Dept 3436 N. Kennicott Ave Arlington Heights, IL 60004

Armor Systems 1700 Kiefer Dr, Ste 1 Zion, IL 60099

Arnold Scott Harris, P.C. 111 West Jackson Blvd Ste 600 Chicago, IL 60604

Blitt and Gaines, P.C 661 Glenn Ave Wheeling, IL 60090

Capital One Bank USA NA C/O LVNV Funding LLC PO Box 740281 Houston, TX 77274

Chase Bank PO Box 15298 Wilmington, DE 19850 Chicago Healthcare Centers, SC Bankruptcy Dept 630 E Northwest Highway Palatine, IL 60074

City of Chicago C/O Corporation Counsel 30 N. Lasalle 800 Chicago, IL 60602

City of Chicago Bureau of Parking Department of Revenue PO Box 88292 Chicago, IL 60680

City of Evanston C/O Elisabeth E. Howlett 2100 Ridge Ave Evanston, IL 60201

Clerk, First Mun Div Bankruptcy Dept 50 W. Washington St., Rm 1001 Chicago, IL 60602

Clerk, First Mun Div Bankruptcy Dept 50 W. Washington St., Rm 1001 Chicago, IL 60602

Clerk, First Mun Div Bankruptcy Dept 50 W. Washington St., Rm 1001 Chicago, IL 60602

Clerk, First Mun Div Bankruptcy Dept 50 W. Washington St., Rm 1001 Chicago, IL 60602

Clerk, Second Mun Div Bankruptcy Dept 5600 Old Orchard Rd Skokie, IL 60077 Clerk, Second Mun Div Bankruptcy Dept 50 W. Washington St., Rm 1001 Chicago, IL 60602

Clerk, Third Mun Div Bankruptcy Dept 2121 Euclid Ave. #121 Rolling Meadows, IL 60008

Clerk, Third Mun Div Bankruptcy Dept 2121 Euclid Ave. #121 Rolling Meadows, IL 60008

Consumer Portfolio Services, Inc. PO Box 57071 Irvine, CA 92619

Deborahs Pl III C/O Kahn Sanford LTD 180 N. Lasalle #2025 Chicago, IL 60601

Dr. Marco De La Cruz, MD 2266 N. Lincoln Ave Suite #300 Chicago, IL 60614

Edfinancial Services 120 N Seven Oaks Dr Knoxville, TN 37922

Edfinancial Services 120 N Seven Oaks Dr Knoxville, TN 37922

Edfinancial Services 120 N Seven Oaks Dr Knoxville, TN 37922

Edfinancial Services 120 N Seven Oaks Dr Knoxville, TN 37922 Edfinancial Services 120 N Seven Oaks Dr Knoxville, TN 37922

Edfinancial Services 120 N Seven Oaks Dr Knoxville, TN 37922

Elgin Laboratory Physicians PO Box 1515 Addison, IL 60101

Elk Grove Village 901 Brantwood Ave Elk Grove Village, IL 60007

Enterprise Rent-a-car PO Box 99 Lombard, IL 60148

Equifax Attn: Bankruptcy Dept PO Box 740241 Atlanta, GA 30374

Experian
Attn: Bankruptcy Dept
PO Box 2002
Allen, TX 75013

First Health Associates 2010 S. Arlington Heights Rd #42 Arlington Heights, IL 60005

Freedman Anselmo Lindberg 1771 West Diehl Road, Suite 150 Naperville, IL 60563

Harris & Harris 111 W. Jackson Blvd. #400 Chicago, IL 60604

Harris & Harris 111 W. Jackson Blvd. #400 Chicago, IL 60604 Harris & Harris 111 W. Jackson Blvd. #400 Chicago, IL 60604

Harris & Harris LTD 111 W Jackson Blvd, Ste 400 Chicago, IL 60604

Harris & Harris LTD 111 W Jackson Blvd, Ste 400 Chicago, IL 60604

Harris & Harris LTD 111 W Jackson Blvd, Ste 400 Chicago, IL 60604

IADT 6039 S Rio Grande Ave Orlando, FL 32809

IL Dept of Healthcare Att: Bankruptcy Dept 509 S. 6th St Springfield, IL 62701

Ilinois State Toll Hwy Auth Attn: Legal Dept - Bob Lane 2700 Ogden Ave Downers Grove, IL 60515-1700

Illinois Department of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664

Illinois Department of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664

Lewis University Bankruptcy Dept PO Box 1097 Bedford Park, IL 60499 Linebarger Goggan Blair PO Box 06152 Chicago, IL 60606

Malony & Craven, PC 2013M32093 2093 Rand Rd Des Plaines, IL 60016

Miraed Revenue Group Dept 77304 PO Box 77000 Detroit, MI 48277

MiraMed Revenue Group LLC Dept 77304 PO Box 77000 Detroit, MI 48277

NCO Financial Systems 600 Holiday Plaza Dr, Ste 300 Matteson, IL 60443

Northwest Community Hospital Bankruptcy Department 25709 Network Place Chicago, IL 60673

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OSI Funding Corp C/O Blitt & Gaines, PC 661 Glenn Ave Wheeling, IL 60090

Peter Alrecht 30 Douglas Ave Elgin, IL 60120

Professional Account Mgmt Bankruptcy Dept PO Box 391 Milwaukee, WI 53201

Ranny Management C/O Louis Weinstock 223 W Jackson 512 Chicago, IL 60606 Sandra Sklamberg 11M3003218 400 Skokie Blvd #380 Northbrook, IL 60062

Santander Consumer USA PO Box 961245 Fort Worth, TX 76161

Santander Consumer USA Bankruptcy Department 8585 N. Stemmons Fwy Dallas, TX 75247

Skip J. Navar C/O Maloney & Craven PC 2093 Rand Rd Des Plaines, IL 60016

State Collection Service, Inc 2509 S Stoughton Rd Madison, WI 53716

Susan Rahimpour C/O Sandra Sklamberg 400 Skokie Blvd #380 Northbrook, IL 60062

Tmobile P.O. Box 724596 Cincinnati, OH 45274

Transunion
Attn: Bankruptcy Dept
PO Box 1000
Chester, PA 19022

US Signal Company C/O Johnson, Morgan & White 6800 Broken Sound Parkway Boca Raton, FL 33487

Vein Clinics of America Bankruptcy Department 1901 Butterfield Rd. Ste 220 Downers Grove, IL 60515 Village of Lakemoor Bankruptcy Dept PO Box 66270 Chicago, IL 60666

Village of Palatine 200 East Wood Street Palatine, IL 60067

Village of Schaumburg Bankruptcy Dept 1000 W. Schaumburg Rd Schaumburg, IL 60194

Zingo Cash IL C/O Feedman Anselmo Lindberg 1771 W. Diehl #150 Naperville, IL 60566